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## DEED OF TRUST

THIS DEED OF TRUST is made this 25th day of September , 19 75, among the Grantor, THOMAS A. THIELE and DONNA H. THIELE, his wife Richard E. Zimmerman and David E. Aldridge (herein "Borrower"), (herein "Trustee"), and the Beneficiary, Ryan Financial Services, Inc., a corporation organized and existing under the laws of Pennsylvania, whose address is 7900 Westpark Drive, Suite 611, McLean, Virginia 22101 (herein "Lender"). Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of \_\_\_\_\_\_, State of Maryland;

All that lot or parcel of land situate, lying and being in Walkersville Election District, Frederick County, Maryland, and more particularly described as follows:

BEING known and designated as Lot numbered 11, Block E, Glade Towne, as shown on a Plat of Glade Towne, said Plat recorded in Plat Book 10, folio 74, one of the Plat Records recorded in the Office of the Clerk of the Circuit@court750B Enderdernick\*\*\*15.00 County, Maryland.

BEING part of all that real estate conveyed unto Ryan Homes, Inc., a body corporate, from Frederick County Developers, Inc., a body corporate, of Frederick County by deed dated July 17, 1975 and recorded July 22, 1975, among the Land Records of Frederick County in Liber 965, folio 355.

The said Parties of the First Part acknowledged the following real estate items to be part of the mortgaged property; wall-to-wall carpet, range, disposal, dishwasher, refrigerator and airconditioning.

The sum secured by this Deed of Trust and so received is part of the purchase price of the property described herein.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate in the event this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note of even date herewith (herein "Note"), in the principal sum of . THIRTY-EIGHT THOUSAND TWO HUNDRED----- Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebt-edness, if not sooner paid, due and payable on <u>October 1, 2005</u>; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

MARYLAND—FHLMC-7/74-1 to 4 family

Evhlot - Filed may 26,15.